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Permanent Commission on the Status of Women

The State's leading force for women's equality

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**Written Testimony of
The Permanent Commission on the Status of Women
Before the
Appropriations Committee
Tuesday, February 17, 2009**

Re: H.B. 6365, AAC The State Budget for the Biennium Ending June 30, 2011, and Making Appropriations Therefor – Department of Labor Budget

Senator Harp, Representative Geragosian and members of the committee, thank you for this opportunity to provide testimony on the Department of Labor budget.

Education and Job Training

The Governor's budget proposes to combine funding for Jobs First Employment Services and TANF Job Reorganization and reallocate funds for education and job training to the Middle College Initiative. We encourage the maintenance of these programs during this economic downturn.

In December 2008, women made up 85.4% of those receiving Jobs First Employment services.¹ With rising unemployment, job training and education services are vitally needed. When the recession first hit, it impacted males more than females because it hit the construction and manufacturing sectors which are dominated by men. However, since September the recession has spread to female-dominated retail and service sector jobs, and women's unemployment has risen faster than men's unemployment nationally (20% vs. 16%).² Nationally in December 2008 the unemployment rate was 7.2% and 7.1% in Connecticut.³ Nationally, among adult women the unemployment rate reached 5.9%, the highest in 15 years.⁴ This translated to an

¹ CT Department of Labor. "Labor Market Information At-A-Glance," December 2008.

² U.S. Department of Labor, Bureau of Labor Statistics, "The Employment Situation: December, Tables A-1 and calculations by the National Women's Law Center.

³ CT Department of Labor. "Labor Market Information At-A-Glance," December 2008.

⁴ U.S. Department of Labor, Bureau of Labor Statistics, "The Employment Situation: December 2008," Tables A-1, A-2, A-3 and A-7 (January 9, 2009).

unemployment rate of 9.5% among women who maintain families, 8.9% among African-American women, and 7.9% among Hispanic women.⁵

Individual Development Accounts

Women are less likely than men to have a financial cushion, due to inequities in pay, more frequently interrupted work patterns and longer life spans. More than half of young single women age 25 to 34 report living paycheck to paycheck and spending all their earnings every month.⁶ Female-headed households have an average net worth of \$88,400 and households headed by persons of color have an average net worth of \$6,700, as compared to male-headed households with an average net worth of \$167,700.⁷

We urge you to reject the Governor's budget proposal to eliminate the funding for Individual Development Accounts because it is a means for women to gain modest assets.

We appreciate your attention to these matters.

⁵ Ibid.

⁶ Mimi Abramovitz and Sandra Morgen. *Taxes are a Woman's Issue: Reframing the Debate*. New York: National Council for Research on Women, 2006.

⁶ CFED, endnote 11.

⁷ Ibid.



Research Brief

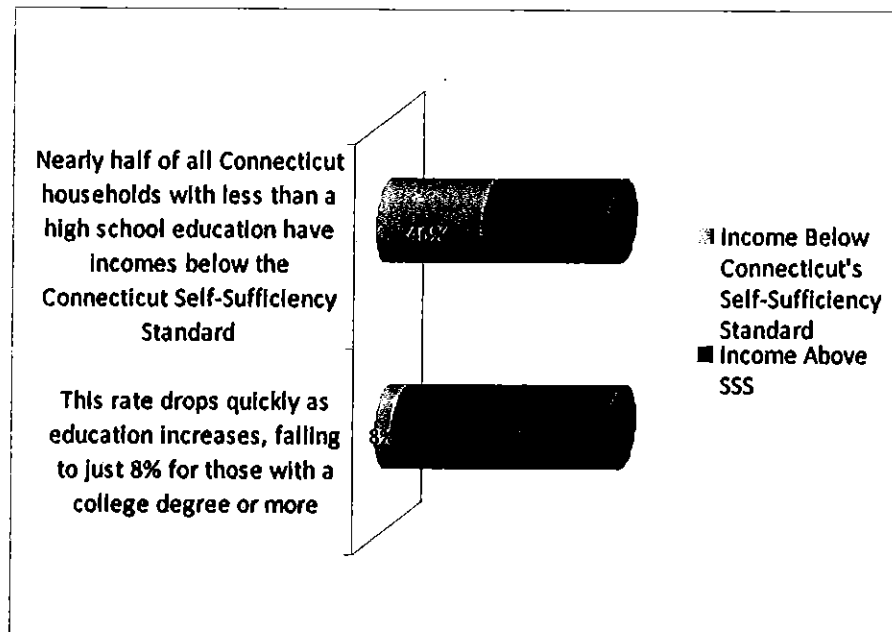
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Young Women and Affordable Education

Supporting college education is one of the best ways to invest in Connecticut's future. While the initial cost of expanding Connecticut student aid may seem high to some, student aid pays for itself by stimulating the economy, creating a more skilled workforce and encouraging Connecticut college graduates to remain in the state in which they received their degree. Below are some key facts about young women and affordable education.

Low-income Young Women

- Increasing access to financial aid is important, especially to lower-income women. Based on information from 2004, 15.66% of young women ages 18-24 are living in poverty. In addition, 22.66% of women ages 25-44 live below the poverty line.¹
- Householders with less education are much more likely to have insufficient incomes. Nearly half (46%) with less than a high school education have incomes below the Connecticut Self-Sufficiency Standard. The rate drops quickly as education increases, falling to just 8% for those with a college degree or more."



Working Young Women

- Studies show that more part-time students work full time compared to their full-time counterparts.
- According to the 2003-2004 National Postsecondary Student Aid Study, released in September 2006, 51% of part-time students worked a full time job while enrolled and earned on average \$17,800, while the average price of attendance for part-time students is \$7,400 for in-state tuition annually.ⁱⁱⁱ In comparison, 14.3% of full time students worked a full time job.
- A part time student who receives no financial aid would spend roughly 42% of their income on their education.^{iv}

Young Women and Self-Sufficiency

- Education is the key to self-sufficiency for young women. Women who did not graduate high school in 2003 were earning an average of \$19,253 a year; women who completed high school that same year made an average of \$26,146. By comparison, women earned on average \$41,715 if they had a bachelor's degree.^v
- Education reduces the rate of income inadequacy, especially for people of color and/or women.^{vi}

Recommendations

The Young Women's Leadership Program supports proposals that address increased funding of financial aid and scholarships, proposals that address student loan forgiveness and proposals that protect students against unfair college loan interest rates.

ⁱ U.S. Census

ⁱⁱ PCSW, *Where CT Starts*, June 2007.

ⁱⁱⁱ <http://nces.ed.gov/pub2006/2006158.pdf>

^{iv} <http://nces.ed.gov/pub2006/2006158.pdf>

^v PCSW's FACTS about the Status of Women in Connecticut, 2005 Edition

^{vi} PCSW, *Going to a Better Tomorrow* June 2007.





Research Brief

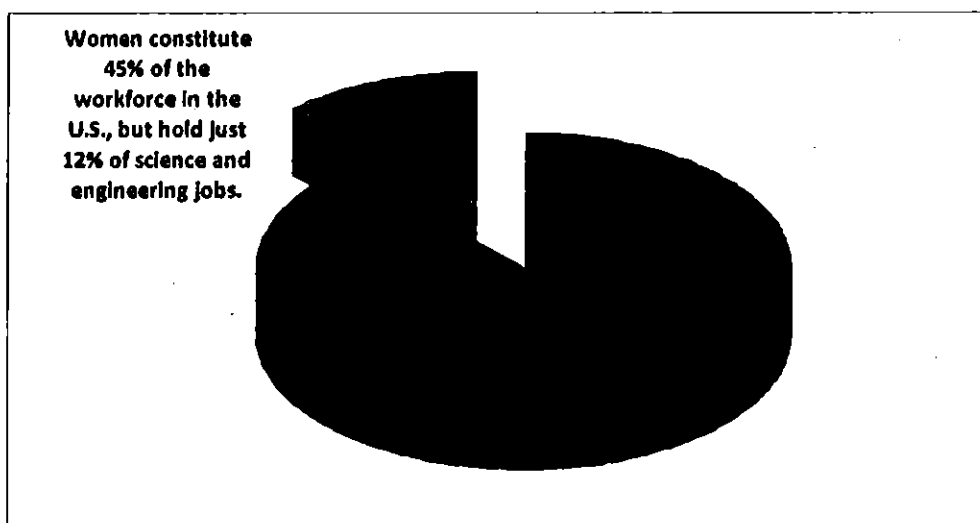
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Young Women and Educational Equality

Encouraging more young women to enter the science/technology/engineering/math (STEM) fields and other non-traditional careers, which have been traditionally male-dominated, will increase young women's ability to be economically and financially independent. STEM careers typically pay higher wages than female-dominated careers such as nursing, teaching and administrative positions. Below are some key facts about educational equality.

Young Women and STEM

- Women and men who majored in "male-dominated" subjects earn more than do those who majored in "female-dominated" or "mixed-gender" fields. For example, one year after graduation, the average female education major working full-time earns only 60% as much as the average female engineering major working full-time earns.ⁱ
- Although female bachelor's degree attainment generally exceeds that of males, in the traditionally male-dominated fields of science, engineering, and military technology, women earn 41 percent, 20 percent, and 10 percent of the degrees conferred, respectively.ⁱⁱ
- The current STEM workforce is 82% white and 75% male, and nearing retirement—creating policy space to make changes in the demographics of the STEM workforce.ⁱⁱⁱ
- In 2003-04, engineering graduates had the highest average starting salaries of all bachelor degree recipients.^{iv}
- Women constitute 45% of the workforce in the U.S., but hold just 12% of science and engineering jobs in business and industry.^v
- Some evidence suggests that pre-college programs incorporating hands-on activities, role models, internships, and field trips tend to increase self-confidence and interest in STEM courses and careers.^{vi}
- According the National Science Foundation, less than 14% of electrical and mechanical engineering students are female.^{vii}
- By 2010, one in four new jobs will be "technically oriented," or involve computers. However, women still lag far behind in earning computer technology degrees and working in computer technology-related professions.^{viii}
- One year after graduation, women who work in computer science earn over 37% more than do women who are employed in education or administrative, clerical, or legal support occupations.^{ix}



Young Women and Non-Traditional Careers

- A non-traditional occupation for women is one in which women comprise 25% or less of total employment.^x
- Non-traditional jobs are attractive to women because they generally offer higher entry-level wages and a career ladder with pay between \$20 and \$30 per hour.^{xi}
- Non-traditional jobs tend to have established career ladders - so women can work their way up to higher wages and better benefits.^{xii}
- Non-traditional jobs in the trades and technical fields often come with better health benefits, sick leave and paid vacation than do traditionally female jobs.^{xiii}
- Over the past decade, the greatest increase in the number of women working in non-traditional jobs has been in the managerial and professional occupations.^{xiv}

Recommendations

The Young Women's Leadership Program supports proposals that encourage young women to participate in science/technology/engineering/math fields including the emerging field of nanotechnology; and that increase the monetary value of certain female-dominated fields.

ⁱ http://www.aauw.org/research/upload/ExecSummary_PayGap.pdf

ⁱⁱ <http://www.womeningovernment.org/files/file/higher-ed/FactSheetSTEMEducation.pdf>

ⁱⁱⁱ <http://www.womeningovernment.org/files/file/higher-ed/FactSheetSTEMEducation.pdf>

^{iv} National Council for Research on Women, *Balancing The Equation: Where are Women & Girls in Science, Engineering & Technology*, 2001

^v <http://www.aauw.org/research/upload/underthemicroscope.pdf>

^{vi} <http://www.aauw.org/research/upload/underthemicroscope.pdf>

^{vii} AAUW, Commission on Technology, Gender, and Teacher Education. (2000). *Tech-Savvy: Educating Girls in the New Computer Age*.

^{viii} http://www.aauw.org/research/upload/ExecSummary_PayGap.pdf

^{ix} <http://www.dol.gov/wb/factsheets/nontra2007.htm>

^x <http://www.dol.gov/wb/factsheets/nontra2007.htm>

^{xi} *Wider Opportunities for Women, Women in the Trades Fact Sheet, 2005*

^{xii} *Wider Opportunities for Women, Women in the Trades Fact Sheet, 2005*

^{xiii} *Wider Opportunities for Women, Women in the Trades Fact Sheet, 2005*